

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Letty C. Rutt
 Debtor

Case No. 16-16281-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
Form ID: 309IPage 1 of 2
Total Noticed: 41

Date Rcvd: Nov 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2016.

db +Letty C. Rutt, 8 Seminary Avenue, Reading, PA 19605-2622
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13787975 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 13787977 CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 13787980 +Convergent Healthcare Recoveries, Inc., 121 NE Jefferson Street, Ste 100, Peoria, IL 61602-1229
 13798042 +Met Ed, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688
 13787986 Met-Ed, P.O. Box 3687, Akron, OH 44309-3687
 13787987 +Midland Credit Management, Inc., 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
 13787988 +Midland Funding LLC, 2365 Northside Drive, STE 300, San Diego, CA 92108-2709
 13787989 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 13787991 Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 13787993 Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775
 13787995 Reading Health System, P.O. Box 70884, Philadelphia, PA 19176-5884
 13787994 +Reading Health System, P.O. Box 70894, Philadelphia, PA 19176-5894
 13787998 West Reading Radiology Assoc., 2 Meridian Blvd. 2nd Fl, Wyomissing, PA 19610-3202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: shawn_lau@msn.com Nov 18 2016 02:06:15 SHAWN J. LAU, Lau & Associates, 4228 St. Lawrence Avenue, Reading, PA 19606
 smg +E-mail/Text: robertsl12@dnb.com Nov 18 2016 02:07:09 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 18 2016 02:07:16 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 18 2016 02:07:02 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13787974 +E-mail/Text: collections@bellcocu.org Nov 18 2016 02:07:44 Bellco Federal Credit Union, 609 Spring Street, Reading, PA 19610-1701
 13796273 EDI: CAPITALONE.COM Nov 18 2016 01:48:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13787976 +EDI: CAPITALONE.COM Nov 18 2016 01:48:00 Capital One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
 13787978 +EDI: CHASE.COM Nov 18 2016 01:48:00 Chase/Bank One Card Serv, P.O. Box 15298, Wilmington, DE 19850-5298
 13787979 EDI: CITICORP.COM Nov 18 2016 01:48:00 Citibank, P.O. 6497, Sioux Falls, SD 57117-6497
 13787981 +EDI: CCS.COM Nov 18 2016 01:48:00 Credit Collection Services, P.O. Box 447, Norwood, MA 02062-0447
 13787982 EDI: DIRECTV.COM Nov 18 2016 01:48:00 DirectTV Customer Service, C/O Bankruptcy Claims, P.O. Box 6550, Greenwood Village, CO 80155-6550
 13787983 +EDI: AMINFOFP.COM Nov 18 2016 01:48:00 First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
 13787984 +EDI: HFC.COM Nov 18 2016 01:48:00 HSBC NV, 2200 E. Benson Road, Sioux Falls, SD 57104-7023
 13787985 E-mail/Text: camanagement@mtb.com Nov 18 2016 02:06:28 M & T Bank, P.O. Box 900, Millsboro, DE 19966
 13803594 E-mail/Text: camanagement@mtb.com Nov 18 2016 02:06:28 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
 13787990 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 18 2016 02:06:44 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 13787992 EDI: PRA.COM Nov 18 2016 01:48:00 Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
 13793206 EDI: PRA.COM Nov 18 2016 01:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13790651 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 18 2016 02:06:45 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
 13790560 EDI: RECOVERYCORP.COM Nov 18 2016 01:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13787996 EDI: URSSI.COM Nov 18 2016 01:48:00 United Recovery Systems, P.O. Box 722929, Houston, TX 77272-2929
 13787997 +EDI: VERIZONEAST.COM Nov 18 2016 01:48:00 Verizon, 500 Technology Drive, Ste. 300, Weldon Spring, MO 63304-2225

TOTAL: 22

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Form ID: 309I

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
SHAWN J. LAU on behalf of Debtor Letty C. Rutt shawn_lau@msn.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Letty C. Rutt	Social Security number or ITIN xxx-xx-9914
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN _____ Social Security number or ITIN _____
United States Bankruptcy Court	Eastern District of Pennsylvania	EIN _____ Date case filed for chapter 13 9/8/16
Case number: 16-16281-ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Letty C. Rutt	
2. All other names used in the last 8 years	aka Letty Corrinne Rutt	
3. Address	8 Seminary Avenue Reading, PA 19605	
4. Debtor's attorney Name and address	SHAWN J. LAU Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606	Contact phone (610) 370-2000 Email: shawn_lau@msn.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office --</u> <u>8:30 A.M. to 5:00 P.M. Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 11/17/16

For more information, see page 2

Debtor Letty C. Rutt

Case number 16-16281-ref

7. Meeting of creditors	December 20, 2016 at 1:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/18/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
	You must file:	
	<ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/20/17
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/7/17
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions:	Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$195.00 per month for 36 months. The hearing on confirmation will be held on: 1/26/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	